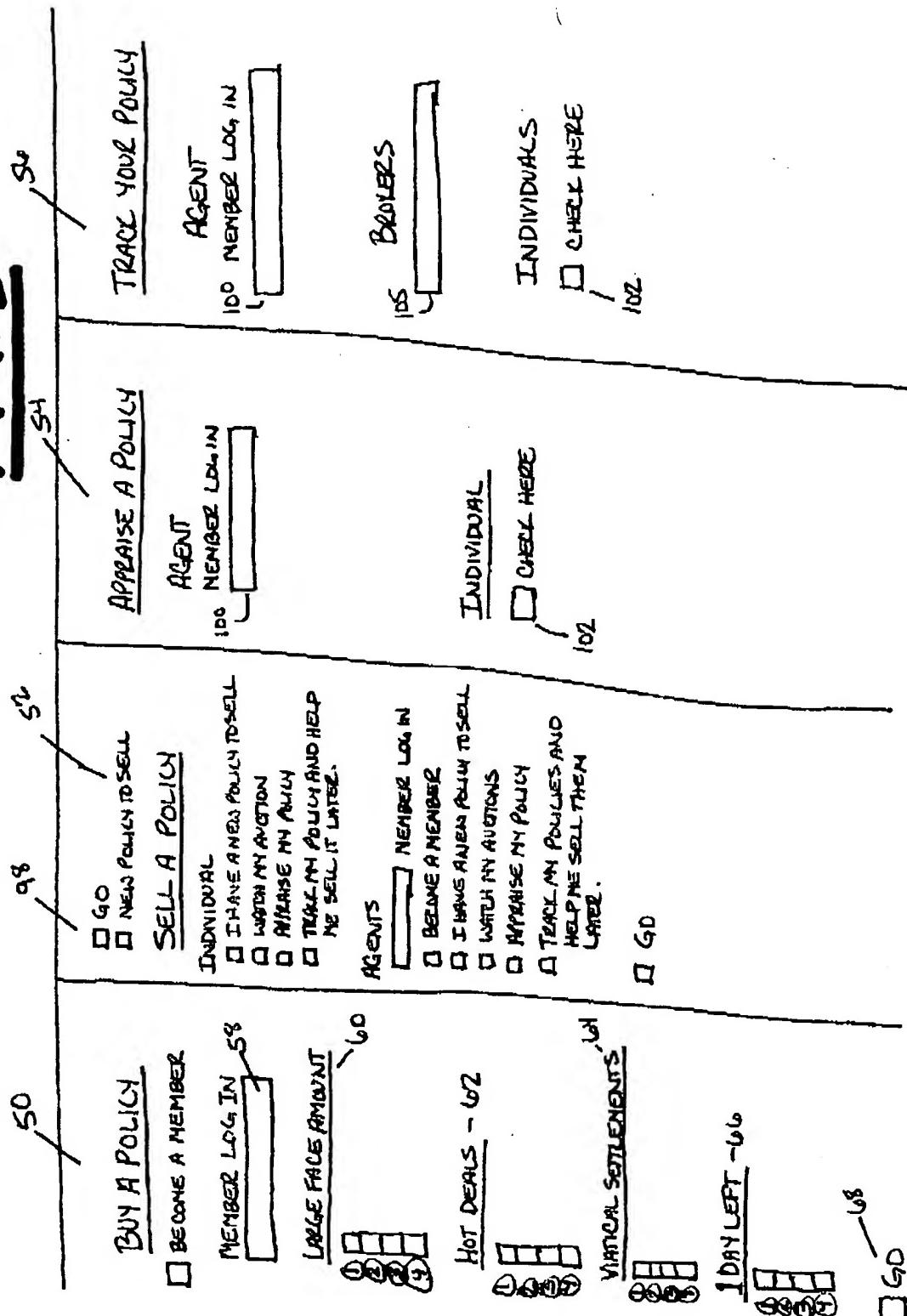


WEB SITE

FIG. 3



Buy A Policy

BROWSE ALL

70

SEARCH CRITERIA (CHECK ANY OR ALL BOXES THAT APPLY)

JOINT LIFE SINGLE LIFE TERM UNIVERSAL LIFE WHOLE LIFE
 ALL MALE FEMALE

AGE - ALL 30-40 40-50 OR 40-45 - ETC

FACE AMOUNT

100K 200K ETC +10 MILLION

POLICY DATE - 0-2 YEARS 2-5 YEARS 5-10 YEARS

HEALTH STATUS VIAGICAL OFFERS ONLY

1ST. INSURED SUPER PREFERRED PREFERRED STANDARD T1-T3 T3-T6
 DECLINE

2ND. INSURED SUPER PREFERRED PREFERRED STANDARD T1-T3 T3-T6
 DECLINE

LIFE EXPECTANCY (FROM OUR APPRAISAL OFFICE)

-1yr 2 yrs 3 yrs 4 yrs

CASH SURRENDER VALUE

0 TO 10% OF FACE AMOUNT 10-20% OF FACE AMOUNT

PREMIUMS

NO ONGOING 0 TO 1% OF FACE 1 TO 5% OF FACE ANNUALLY
(ETC)

GO

FIG. 4

五

SUBMIT A
NEW POLICY

(
TO THE FORM

NEEDED FORMS TO SIGN (ON LINE IF APPROVED OR A FORM WILL BE MAILED)

DISCLOSURE MEDICAL RELEASE CREDIT CHECK IN FORCE ILLUSTRATION AUTH.

STATE DROP DOWN MENU

TRACK CURRENT AUCTIONS
(
GO TO BROWSE PAGE

DISCLOSURES, ETC.

INSURED INFORMATION

- DATE OF BIRTH
- NAME (ENCRYPTED)
- ADDRESS
- CONTACT INFO

FIG. b

* ONCE THE MEDICAL FORMS ARE SIGNED AND WE OBTAIN THE RECORDS
AND THE IN FORCE ILLUSTRATION, WE WILL PUT ALL THE INFORMATION INTO
OUR DATABASE.

SHOW ME PROPRIETARY TECHNIQUES

I WANT TO SELL MY POLICY AND REPLACE IT WITH A NEW ONE.

GIVE ME AN OFFER RIGHT NOW



TRACK MY POLICY AND NOTIFY

ME WHEN TO SELL IT.

GIVE ME AN APPRAISAL

PAY HERE

APPRAISE A POLICY

- VIEW MY POLICIES THAT HAVE BEEN APPRAISED

 - GIVE ME A FORMAL APPRAISAL
 - SEND THEM TO THE SELL A POLICY PAGE TO GET THEIR INFORMATION AND SEND THEM THE NECESSARY FORMS.

 - GIVE ME AN INFORMAL APPRAISAL
- INPUT SCREEN
- AGE
 - HEALTH ↓ DROP DOWN SCREEN
 - PREMIUMS DUE % OF FACE
 - CASH VALUE

FIG. 7

TRACK YOUR POLICY

MENU

- DON'T LET IT LAPSE
- REMIND ME TO PAY PREMIUM
- NOTIFY ME WHEN IT'S TIME TO SELL

- PURCHASE MY POLICY NOW
- APPRAISE MY POLICY
- * CALCULATE A SWAP

AGENTS

- SEND ME SOFTWARE THAT TRACKS MY POLICIES & COMMUNICATES WITH THE SITE.
- LET ME UPLOAD MY POLICY INFORMATION TO YOUR SITE WITH SOFTWARE THAT IS COMPATIBLE WITH GOLDMINE POLICY DATABASE

FIG. 8

SWAP MY POLICY

INPUT SCREEN

AGE SEX HEALTH STATUS HEIGHT WEIGHT
 SHOW CURRENT APPRAISED VALUE
OR
 CALCULATE APPRAISED VALUE

ENTER CURRENT ANNUAL PREMIUMS

ENTER NUMBER OF YEARS PREMIUMS ARE DUE

ENTER FACE AMOUNT

RUN

OUTPUT SCREEN

- 1.) ANNUAL SAVINGS "SELL YOUR POLICY NOW"
EITHER
→ 2.) WAIT TO SELL YOUR POLICY

FIG. 9